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The effectiveness of medical and vocational interventions for reducing sick leave of self-employed workers

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Summary

We investigate whether interventions by (a) medical doctors and (b) occupational specialists are effective in reducing sick leave durations among self-employed workers. Therefore, we exploit unique administrative data comprising all sick leave claims by self-employed workers insured with a major Dutch private insurer between January 2009 and March 2014. We estimate a multivariate duration model dealing with nonrandom selection into the two intervention types by controlling for observable and unobservable claimant characteristics. We find adverse treatment effects for both interventions, irrespective of whether they are started early or (middle) late in the sickness spell.

KEYWORDS

dynamic treatment effects, medical interventions, moral hazard, self-employment, sick leave

1 | INTRODUCTION

Over the past decades, many studies have provided (or reviewed) evidence for the presence of moral hazard in public sickness insurance systems (Fevang, Markussen & Røed, 2014; Kreider, Manski, Moeller & Pepper, 2015; Pichler, 2015; Peter, Soika & Steinorth, 2016; Puig-Junoy, García-Gómez & Casado-Marín, 2016). For example, Barmby, Orme, and Treble (1991); Henrekson and Persson (2004); Johansson and Palme (2005); Ziebarth and Karlsson (2010); Markussen, Røed, Røgeberg, and Gaure (2011); Ziebarth (2013); Böckerman, Kanninen, and Suoniemi (2014); De Paola, Scoppa, and Pupo (2014); Ziebarth and Karlsson (2014); and Pichler and Ziebarth (2016) indicate that more generous sick leave benefits increase the incidence and/or the duration of sickness absenteeism. In addition, some studies have investigated the effectiveness of medical practitioners in reducing this sick leave. On the one hand, Carlsen and Nyborg (2009) find, on the basis of focus group interviews in Norway, that general practitioners fail as gatekeepers. They relate this empirical finding to the fact that (a) general practitioners are unable to distinguish shirkers from truly sick and that (b) patients, truly sick or not, prefer—and, therefore, engage—physicians who give priority to healing over gatekeeping. Moreover, Engström, Hägglund, and Johansson (2017) show that early assessment of the need for vocational rehabilitation in the Swedish sickness insurance system does not bring individuals on sick leave closer to the labour market. On the other hand, Markussen (2010) shows that the introduction of stricter regulations for physicians' sick leave certification in Norway results both in lower sick leave entry rates and in lower recovery rates. In the same direction, Hartman, Hesselius, and Johansson (2013) find that medical certification is an important instrument for managing sickness absenteeism in Sweden.

This evidence with respect to both moral hazard in public sickness insurance and the effectiveness of medical practitioners to reduce this moral hazard may, however, not be generalised to self-employed workers. In many Organisation

for Economic Cooperation and Development countries, self-employed workers are not covered by the public sickness insurance system so that they have to buy insurance on the private market. The fact that self-employed workers decide themselves on the level of private sickness insurance may lead to different insurance, intervention, and recovery dynamics. Furthermore, there are several reasons why self-employed workers have more interest in reducing their absence durations, even beyond what is optimal from a health point of view. First, financial incentives to avoid sickness absenteeism are often larger for self-employed workers. A long period of absence may lead to lost investments and irrecoverable loss of market share because finding an adequate substitute can be difficult (Hyytinen & Ruuskanen, 2007). Second, although they experience, on average, more stress than employees, self-employed workers are found to be more satisfied and involved with their jobs (Blanchflower & Oswald, 1998; Parasuraman and Simmers, 2001; Parker, 2004; Hyytinen & Ruuskanen, 2007). Finally, following Parker (2004) and Lechman and Schnabel (2014), self-employed workers are characterised by a higher need for achievement, love of independence, risk taking propensity, and optimism level. These personal characteristics seem in favour of short absence durations.

In this study, we are the first to investigate whether medical interventions are effective in reducing sick leave durations among self-employed workers. Therefore, we exploit unique administrative data from a major Dutch private insurance company. Our analysis is based on all (i.e., more than 15,000) sickness benefit applications of self-employed workers suffering from a physical condition between January 2009 and March 2014. As the insurance company uses both “medical track” and “labour track” interventions, we are able to compare the relative effectiveness of medical doctors (offering medical support) versus occupational specialists (offering ergonomic advice and coaching) in reducing sick leave durations. In the data, claims and interventions are recorded with a daily precision. Moreover, the company's database provides detailed claimant information.

In the spirit of Abbring and van den Berg (2003), we exploit the time variation in the start of the intervention tracks to capture causal effects on the timing of recovery. More precisely, we develop a multivariate duration model that deals with the nonrandom and dynamic selection into the tracks by controlling for observable and unobservable intervention determinants. This model allows to identify heterogeneous treatment effects with respect to the moment of intervention and claim(ant) characteristics.

From a policy perspective, an answer to our research question is crucial to insurers who are responsible for paying sickness benefits and deciding about engaging doctors and occupational specialists in order to minimise these payments. Furthermore, self-employed workers may financially suffer from sickness absenteeism so they might be interested in the effectiveness of medical intervention, ergonomic advice, and coaching themselves. Lastly, the results of this study are relevant to public policymakers who are interested in a stronger role for doctors and occupational specialists as gatekeepers of the welfare state.¹

The outline of this paper is as follows. Section 2 describes the institutional background concerning the private sickness insurance system in the Netherlands and the medical interventions. In Section 3, we present our data and provide a descriptive analysis. Section 4 introduces the econometric model, and Section 5 contains our estimation results. The final section concludes.

2 | INSTITUTIONAL SETTING

In the Netherlands, as in many Organisation for Economic Cooperation and Development (OECD) countries, self-employed workers are exempted from the public sickness and disability insurance that is provided to employees. Therefore, they have to buy this insurance on the private market. Slightly over 10% of the Dutch labour force consist of self-employed workers, which is comparable to other Western European countries. Spierdijk, van Lomwel, and Peppelman (2009) show that long-term sickness prevalence among Dutch self-employed workers is about 6%.²

Sickness insurance plans for self-employed workers may differ between insurance companies and often insurance companies offer various plans. We analyse data from a major Dutch private insurance company. When buying sickness

¹Recent reforms in the Dutch sickness and disability insurance system focussed on empowering employers. In particular, more financial incentives for employers were introduced, and employers were given more responsibilities in stimulating a fast return to work. This is often argued to be an important determinant in the recent reduction of long-term sickness absenteeism and the inflow into disability insurance in the Netherlands (De Jong, Lindeboom & van der Klaauw, 2011; Koning, 2004). Implementing this for self-employed workers is problematic, simply because one cannot separate between the employer and the worker.

²For more background information on relevant Dutch labour market institutions, we refer to Spierdijk et al. (2009), De Jong (2012), and Gautier and van der Klaauw (2012).

insurance from this company, a self-employed worker has to decide on a number of modalities. Two modalities are particularly relevant for our study. The first is the “deferment period,” which is the time period between falling sick and the start of benefit payment. The second relevant modality is the “insured income,” which is at most 80% of the income of the self-employed worker. In Section 3.2, we present statistics for both modalities.

Since 2003, the insurance company employs active case management in order to enhance recovery rates. The programme starts with an intake interview conducted by a caseworker. During this interview, an initial medical diagnosis is determined. In addition, information is gathered about the type of business of the self-employed worker and her or his existing health limitations. Next, within the first weeks after intake of the claim, the caseworker discusses all gathered information with a medical doctor and an occupational specialist engaged by the private insurer. Together they decide about the most appropriate intervention. The potential interventions are classified into two tracks, which are used independently.

The first track is the medical track, in which physicians are engaged to speed up recovery. This track takes off with the claimant visiting a medical doctor who thereafter provides a second opinion concerning the degree of disability. On the basis of her or his advice, eventually supplemented by information collected from the claimant's general practitioner, further medical interventions are carried out by medical doctors. The second track is the labour track, where an occupational specialist is assigned to the claimant. The occupational specialist provides ergonomic advice to the claimant and coaches him or her back to work.

The occupational specialists are employees of the insurance company. Their focus should be aligned with the target of the insurance company, which is to limit total sickness payments as much as possible. This is, however, not formalised in actual targets or incentives for the occupational specialists. The medical doctors are not employed by the insurance company. The contracts of the insurance company differ between the doctors working for occupational health services and the doctors working in hospitals and general practitioners. The contracts with the occupational health services are stricter and focus on reducing sickness absenteeism. Doctors working in hospitals and general practitioners are generally much more focused on curing than on stimulating re-employment. Furthermore, information exchange with these medical doctors was less well developed and experienced often long delays.

3 | DATA

3.1 | Sample of analysis

Our data are provided by a major private insurance company in the Netherlands and contain all sickness spells between January 20, 2009, and March 31, 2014, of self-employed workers insured against income loss due to absenteeism. The exact number of days of sickness absenteeism is recorded either until recovery or until March 31, 2014. For each claim, the start of medical track and labour track interventions are recorded with a daily precision. In total, the data include 19,488 claims.

For 19,138 claims, an initial medical diagnosis is determined during the intake interview. From the claims with an initial medical diagnosis, we retain the 15,616 claims with a physical condition. Excluded are 1,668 claims for maternity leave, which all have a fixed duration of 113 days, and 1,854 claims with a psychological condition. The latter claims have very different recovery and intervention dynamics than physical claims.³ The subsample of psychological claims (alone) is too small for an empirical analysis. Next, we drop 16 claims with negative duration times, 26 claims with missing explanatory variables, and 26 claims where an intervention starts after recovery.

Our data suffer from the problem that short sickness spells may not be reported. If the self-employed worker knows that she or he will recover before the end of the deferment period, there is no direct incentive to report the sickness to the insurance company (even though the company requests to report all spells). Therefore, we set the start of our duration model for recovery to 10 days after reporting sick and drop the 136 spells with a sickness duration of less than 10 days. Short spells are often due to the flu or less serious injuries, and the insurance company never intervenes within the first few days of sickness. Furthermore, we censor durations after 548 days (one and a half years). This avoids that we have to model outliers and less than 1% of the medical track interventions and 5% of the labour track interventions start after 548 days. Sensitivity checks (see Section 5.3) show that both choices do not substantially affect our estimation results.

³Recovery rates are lower for claimants with a psychological condition during the first 7 months of sick leave and higher afterwards. In addition, claimants with a psychological condition have a higher probability of entering the intervention tracks during the first 3 months of sick leave.

3.2 | Descriptive analysis

We observe for each claim three durations: the “duration until recovery,” the “duration until entering the medical track,” and the “duration until entering the labour track.” There are 6,252 individuals who enter the medical track and 2,888 individuals entering the labour track. In 2,498 cases, both tracks start during the period of sickness absenteeism. Figures 1 and 2 show the Kaplan–Meier estimates for the survival functions with respect to entering the medical and labour track. The median duration until entering the programmes is 134 days for the medical track and 388 days for the labour track.

Figure 3 reports Kaplan–Meier estimates for the survival function until recovery (before right censoring) by intervention. The median sick leave duration is 57 days for claimants who do not participate in any track, it is 184 and 238 days for those who are treated exclusively by the medical track and the labour track, respectively, and more than 548 days for those who are treated by both tracks. These differences should not be given a causal interpretation. The composition of individuals varies between the four groups, and there is the “dynamic selection problem.” As intervention tracks do not start immediately when a claimant enters sick leave, participation can only be observed for claimants who are absent sufficiently long.

Our data contain an extensive set of observed claim(ant) characteristics. In Table 1, we present summary statistics for these variables. We report these statistics both for the total sample and for the four subsamples by undergone intervention. The majority of the individuals are between 36 and 55 years old (at the start of the claim). The subsample of control claimants contains both more individuals who are younger than 36 and individuals who are older than 55, whereas the treated claimants are over-represented within the middle-age categories. Women have a higher probability of entering the labour track intervention. There is no large compositional difference in the region from which the subsamples of individuals come.

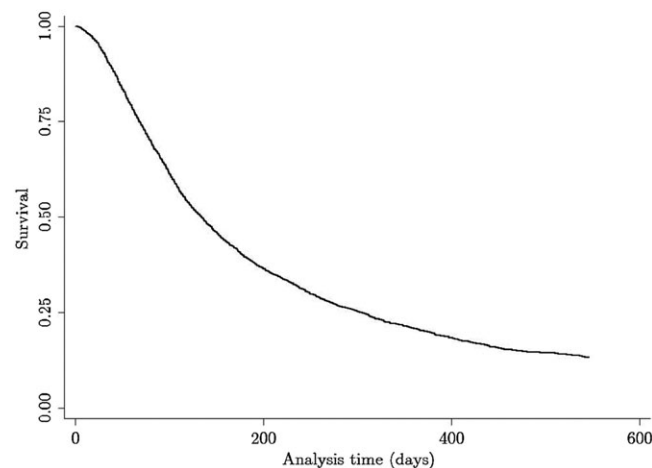


FIGURE 1 Kaplan–Meier estimates for entering the medical track

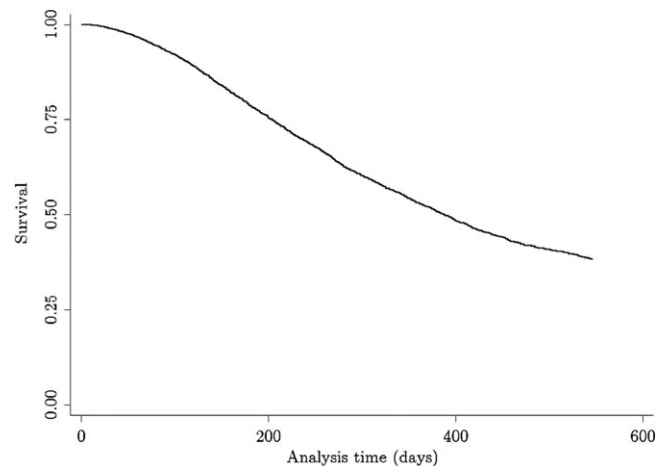


FIGURE 2 Kaplan–Meier estimates for entering the labour track

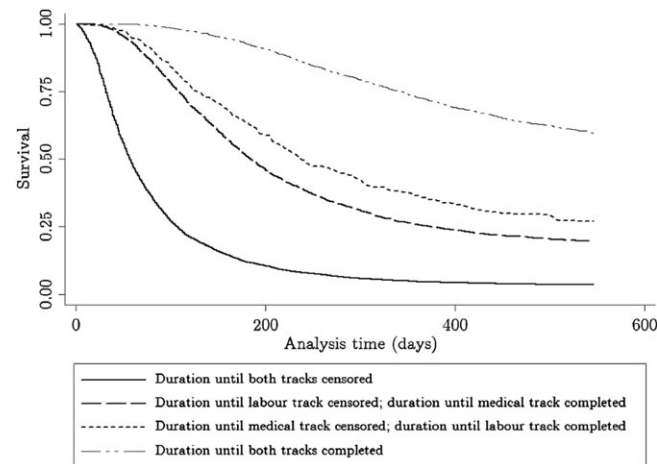


FIGURE 3 Kaplan-Meier estimates for recovery

TABLE 1 Summary statistics

Subsample:	All	C	M	L	ML
Age					
<36	0.187 (0.390)	0.207 (0.405)	0.176 (0.380)	0.115 (0.320)	0.143 (0.350)
36–45	0.332 (0.471)	0.315 (0.465)	0.344 (0.475)	0.367 (0.483)	0.370 (0.483)
46–55	0.357 (0.479)	0.343 (0.475)	0.357 (0.479)	0.415 (0.493)	0.398 (0.489)
>55	0.124 (0.329)	0.134 (0.341)	0.123 (0.329)	0.103 (0.304)	0.090 (0.286)
Gender					
Female	0.129 (0.335)	0.136 (0.342)	0.111 (0.314)	0.174 (0.380)	0.127 (0.332)
Region					
North	0.408 (0.492)	0.402 (0.490)	0.428 (0.495)	0.415 (0.493)	0.400 (0.490)
South	0.429 (0.495)	0.427 (0.495)	0.423 (0.494)	0.405 (0.492)	0.450 (0.498)
Centre	0.162 (0.369)	0.171 (0.376)	0.148 (0.356)	0.179 (0.384)	0.150 (0.357)
Occupation type					
Agricultural	0.391 (0.488)	0.383 (0.486)	0.425 (0.494)	0.354 (0.479)	0.376 (0.484)
SME	0.456 (0.498)	0.440 (0.497)	0.473 (0.500)	0.410 (0.492)	0.488 (0.500)
Liberal profession	0.153 (0.360)	0.177 (0.381)	0.101 (0.302)	0.236 (0.425)	0.136 (0.343)
Toughness of occupation					
(Rather) light	0.175 (0.380)	0.183 (0.387)	0.127 (0.332)	0.282 (0.451)	0.203 (0.402)
Rather tough	0.168 (0.374)	0.187 (0.390)	0.123 (0.328)	0.218 (0.413)	0.163 (0.369)
Tough	0.657 (0.475)	0.630 (0.483)	0.751 (0.433)	0.500 (0.501)	0.635 (0.482)
Insured income					
<€100M	0.156 (0.363)	0.158 (0.365)	0.174 (0.379)	0.087 (0.282)	0.130 (0.336)
€100M–€500M	0.366 (0.482)	0.341 (0.474)	0.378 (0.485)	0.441 (0.497)	0.422 (0.494)
€500M–€1,000M	0.277 (0.447)	0.274 (0.446)	0.278 (0.448)	0.277 (0.448)	0.285 (0.451)
>€1,000M	0.202 (0.401)	0.227 (0.419)	0.170 (0.375)	0.195 (0.397)	0.163 (0.370)
Deferment period					
<14 days	0.351 (0.477)	0.349 (0.477)	0.396 (0.489)	0.244 (0.430)	0.305 (0.461)
14 days–3 months	0.483 (0.500)	0.494 (0.500)	0.468 (0.499)	0.515 (0.500)	0.463 (0.499)
3 months–1 year	0.107 (0.309)	0.099 (0.299)	0.088 (0.283)	0.138 (0.346)	0.157 (0.364)
>1 year	0.059 (0.236)	0.058 (0.233)	0.049 (0.216)	0.103 (0.304)	0.075 (0.263)
Observations	15,412	8,870	3,754	390	2,498

Note. Means and standard deviations in parentheses. SME = small and medium entrepreneurs; C = duration until both tracks censored; M = duration until labour track censored, duration until medical track completed; L = duration until medical track censored, duration until labour track completed; ML = duration until both tracks completed.

Concerning the occupational type and its toughness, Table 1 shows that the medical track is used more for agriculturalists, small and medium entrepreneurs, and—more general—for tough occupations, whereas the labour track is used more among liberal and (rather) light occupations. Of particular interest are the deferment period and the insured income, both captured by four indicator variables. The shorter the deferment period and the higher the insured income are, the more

generous is the sick leave compensation. However, we do not find evidence for systematic higher intervention rates for claimants with more generous compensations.

4 | ECONOMETRIC MODEL

The goal of our econometric analysis is to estimate the causal effects of entering the medical track and/or the labour track on recovery from sickness absenteeism. Therefore, we jointly model the process of recovery and the entry processes into both tracks. Our model builds on the timing-of-events framework of Abbring and van den Berg (2003). This framework is ideal for studying interventions in a dynamic setting because it deals, under certain identifying assumptions, with both selective participation and dynamic selection.

4.1 | Econometric framework

Consider a self-employed worker who first reports sick at (calendar) date τ_0 . Our model is a continuous-time duration model in which t describes the elapsed sickness duration and t_m and t_l the durations until entering the medical and labour track, respectively. Let θ_r denote the rate at which self-employed workers recover from sickness. This recovery rate can depend on the elapsed sickness duration t , observed characteristics x , calendar time $\tau_0 + t$, unobserved characteristics v , and variables indicating whether the medical track $I(t_m < t)$ and labour track $I(t_l < t)$ have been started (with $I(\cdot)$ the indicator function).

We denote the unobserved term v in the recovery rate by v_r . This term is assumed to be independent of x and τ_0 . Because the variables in x are mainly used as control variables and we will not causally interpret their covariate effect, this is not a strong assumption. Conditional on x , τ_0 , v_r , t_m , and t_l , the rate of recovery after t periods of sickness absenteeism follows a mixed proportional hazard specification as described in van den Berg (2001):

$$\ln \theta_r(t|x, \tau_0, v_r, t_m, t_l) = \lambda_r(t) + \psi_r(\tau_0 + t) + x'\beta_r + \delta_m(t|t_m, x)I(t_m < t) + \delta_l(t|t_l, x)I(t_l < t) + v_r. \quad (1)$$

In this specification $\psi_r(\tau_0 + t)$ is a genuine calendar time effect modelled by dummies for each quarter. These calendar time effects control both for seasonal effects in recovery and for the macroeconomic context. In addition, the function $\lambda_r(t)$ represents the duration dependence. The functions $\delta_m(t|t_m, x)$ and $\delta_l(t|t_l, x)$ are the key parameters of interest as they describe the causal effects of participation in the medical track and the labour track, respectively. Below, we return to the parameterisation of the functions at the right-hand side of Equation 1.

The timing of entering the medical and labour tracks is most likely not exogenously determined. Therefore, we jointly model the timing of entering these tracks as mixed proportional hazard specifications:

$$\begin{aligned} \ln \theta_m(t|x, \tau_0, v_m) &= \lambda_m(t) + \psi_m(\tau_0 + t) + x'\beta_m + v_m; \\ \ln \theta_l(t|x, \tau_0, v_l) &= \lambda_l(t) + \psi_l(\tau_0 + t) + x'\beta_l + v_l. \end{aligned} \quad (2)$$

Both hazard rates describe the rate of entering the tracks given that the sick self-employed worker has not yet entered this track. The hazard rates depend on the same set of observed characteristics x as those determining the recovery rate.

Now consider the joint distribution of t_r , t_m , and t_l . Conditional on τ_0 , x , v_r , v_m , and v_l , the only possible relation between t_r and (t_m, t_l) goes via the direct effects of participating in the medical track and the labour track (on the recovery rate). In case of independence between v_r and (v_m, v_l) , we have a standard duration model for $t_r|x, \tau_0, t_m, t_l$ with $I(t_m < t)$ and $I(t_l < t)$ as time-varying regressors that are orthogonal to the unobserved heterogeneity v_r . However, if v_r and (v_m, v_l) are not independent, inference on $t_r|x, \tau_0, t_m, t_l$ should be based on $(t_r, t_m, t_l)|x, \tau_0$.

The identification of the treatment effect parameters hinges on two key assumptions. The first is the no-anticipation assumption, which we discuss in the next subsection. The second assumption is the mixed proportional structure of the hazard rates. This assumption is necessary to distinguish between true duration dependence modelled via the λ -functions and dynamic selection because the group of workers with long sickness absenteeism period has a different composition than the group with much shorter periods. Dynamic selection is taken into account via observed and unobserved heterogeneity. It is well known that in the absence of observed heterogeneity, true duration dependence cannot be distinguished from unobserved heterogeneity. This stresses the importance of including observed covariates x in the model even if their parameter estimates can only be interpreted as associations. The unobserved heterogeneity takes account of endogeneity in assigning both tracks. As will be discussed below, we find a significantly dispersed unobserved heterogeneity

distribution. However, our estimated treatment parameters are quite robust to taking account of unobserved heterogeneity. The size of the estimates and significance does not change much, which is shown in the Supporting Information.

Deriving the log-likelihood function is straightforward, and this is shown in the Supporting Information. Maximum likelihood estimation requires a parameterisation of all functions in the model. As stated above, $\psi_r(\tau_0 + t)$ is modelled using dummies for each quarter. The parameterisation of the treatment parameters $\delta_m(t|t_m, x)$ and $\delta_l(t|t_l, x)$ is discussed in the next subsection. For the baseline hazards $\lambda_r(t)$, $\lambda_m(t)$, and $\lambda_l(t)$, we use a piecewise constant specification, and the joint distribution of the unobserved heterogeneity terms $G(v_r, v_m, v_l)$ has discrete mass points.⁴ These specifications are the most flexible specifications used to date. Full details on the parameterisation are given in the Supporting Information.

4.2 | Identification of the treatment effects

The main parameters of interest are the effects of participating in the medical track and the labour track on recovery from sickness absenteeism. There are two complications in their empirical evaluation. First, there may be selection on (un)observable claim(ant) characteristics when assigning sick workers to both tracks. Second, because participation in the tracks does not start at the beginning of sick leave but during the spell, those with a long sickness spell are more likely to enter the tracks. The second complication is solved by the dynamic structure of the model, which explicitly accounts for the length of sickness spells. The first complication deals with the essential identification problem in dynamic settings.

Abbring and van den Berg (2003) provide an extensive discussion on the identification of dynamic treat effects in duration models. The key assumption for assigning a causal interpretation to the effects $\delta_m(t|t_m, x)$ and $\delta_l(t|t_l, x)$ of participation in the medical and labour track is that the moment of starting the tracks is not anticipated. No anticipation implies that, conditional on both observed and unobserved characteristics, the recovery rate at each moment of time does not depend on the exact timing of track participation in the future. This does not imply that participating in the tracks is exogenous. On the basis of both observed and unobserved characteristics, sick workers may have different intervention rates, and these intervention rates may change during the spell of sickness absenteeism. The timing-of-events framework explicitly allows for selection on unobservables.

In the Supporting Information, we provide figures showing the distribution of elapsed sickness duration at which individuals enter both tracks. These figures show a lot of dispersion even if we stratify workers by their deferment period and insured income. The figures suggest that it is difficult for individuals to predict beforehand when they enter the tracks, which can be interpreted as evidence in favour of the no anticipation assumption.

In our institutional setting, the insurer aims at minimising the waiting times before entering treatment. Not only because the insurer wants to act quickly but also because she or he wants to avoid uncertainty for self-employed workers. In practice, this implies that once the caseworker decides that a given track is useful for the worker, the worker enters this track as soon as possible. The waiting times between the caseworker announcing entering a track and the start of the track are, therefore, more in terms of days than in terms of weeks. Actually, the contracts with the medical doctors contain incentives for limiting waiting times. This implies that the anticipation period is short and likely unimportant.

If the assumption of no anticipation is satisfied, no exclusion restrictions are necessary to identify the causal intervention effects.⁵ However, Abbring and van den Berg (2003) show that the mixed proportional hazard rate specifications are required. We are concerned that the proportionality assumption (i.e., observed and unobserved determinants affect the transition rates to recovery, the medical track and the labour track proportionally) may not be satisfied across individuals with different deferment periods and that this may be a source of bias. One might argue that those with long deferment periods will not start a claim in case of light diseases. As a result, those with a long deferment period may have longer sickness durations *ceteris paribus* and are, therefore, a negatively selected subsample of the population of self-employed workers with a high deferment period. This can cause nonproportionality with respect to the unobserved determinants of recovery: One might expect v_r to be lower for those with a long deferment period. For that reason, in Section 5.3, we present a sensitivity analysis in which we estimate our model separately for two subsamples stratified by deferment period.

In case the mixed proportional hazard assumption is satisfied, the causal effects of participating in the intervention tracks can depend on the elapsed duration of the sickness spell t , the moment of entering the tracks t_m and t_l , and observed characteristics x .⁶ As a benchmark specification, we choose homogenous and constant effects: $\delta_m(t|t_m, x) = \delta_{m,0}$ and $\delta_l(t|t_l, x) = \delta_{l,0}$. We refer to this model as the “constant effects model.”

⁴The cut-off points in the piecewise constant specification are $t_0 = 0$, $t_1 = 10$, $t_2 = 20$, $t_3 = 40$, $t_4 = 70$, $t_5 = 100$, $t_6 = 140$, $t_7 = 190$, and $t_8 = +\infty$ (days). For the discrete mass point specification, we use four unrestricted mass points. The robustness of this restriction is studied in Section 5.3.

⁵Throughout the remainder of this article, “treatment effect” and “intervention effect” are used interchangeably.

⁶Richardson and van den Berg (2013) show that causal effects are even allowed to depend on unobserved characteristics v .

In a second specification, we allow the effects of both tracks to depend on the elapsed sickness duration at the start of participation in the track. Thereby, we are able to distinguish between the impact of early, middle-late, and late interventions. Early interventions start in the first 6 weeks of the claim, middle-late interventions in Week 7 until Week 13, and late interventions (i.e., the reference category) after 13 weeks. We refer to this specification as the “duration varying effects model”:

$$\begin{aligned}\delta_m(t|t_m, x) &= \delta_{m,0} + \delta_{m,t_m \leq 42} I(t_m \leq 42) + \delta_{m,43 \leq t_m \leq 91} I(43 \leq t_m \leq 91); \\ \delta_l(t|t_l, x) &= \delta_{l,0} + \delta_{l,t_l \leq 42} I(t_l \leq 42) + \delta_{l,43 \leq t_l \leq 91} I(43 \leq t_l \leq 91).\end{aligned}\quad (3)$$

Finally, in Section 5.2, we also present some analyses where we allow for (other types of) heterogeneous treatment effects. The “heterogenous effects model” is specified, in its application for heterogeneity by gender, as follows:

$$\begin{aligned}\delta_m(t|t_m, x) &= \delta_{m,0} + \delta_{m,\text{female}} I(\text{female}); \\ \delta_l(t|t_l, x) &= \delta_{l,0} + \delta_{l,\text{female}} I(\text{female}).\end{aligned}\quad (4)$$

5 | RESULTS

In this section, we first present and discuss the estimation results for our benchmark model in which we estimate homogeneous and constant effects of participating in the medical and labour tracks. Next, we look into heterogeneity in the treatment effects by the timing of the interventions and by claim(ant) characteristics. In a third subsection, we discuss robustness tests for our main results. We end this section with a discussion of our findings. In the main text, we present the estimated treatment effects. Detailed estimation results can be found in the Supporting Information.

5.1 | Constant effects model

Table 2 presents the estimates for the key parameters of interest for the constant effects model. The estimated treatment effects are highly significantly negative for both interventions, with a comparable magnitude. Recovery rates drop by about 37.1%, that is, $1 - \exp(-0.464)$, when starting the medical track and by about 38.5% when starting the labour track. From the moment both tracks are started, the recovery rate drops by about 61.3%. So the homogeneous effects model does not show any benefits of offering the interventions on recovery rates of self-employed workers. In Section 5.4, we discuss the interpretation of these results and we provide an explanation for the negative finding.

Before inspecting heterogeneity within and robustness of the estimated intervention effects, we briefly highlight some secondary results based on the other estimated parameters (outlined in the Supporting Information). The intervention tracks are used more for expensive claims: Low deferment periods and high insured incomes predict earlier entry in the intervention tracks. A lower deferment period and a higher insured income also result in higher recovery rates. On the one hand, this finding is in line with our estimated intervention effects, as both point in the direction of no moral hazard.

TABLE 2 Estimated intervention effects in the constant effects model

Medical track		
$\delta_{m,0}$	−0.464***	(0.051)
Labour track		
$\delta_{l,0}$	−0.486***	(0.054)
Duration dependence	Yes	
Calendar time effects	Yes	
Observed heterogeneity	Yes	
Unobserved heterogeneity	Yes	
<i>N</i>	15,412	
Parameters	146	
Log-likelihood	−133,124.921	

Note. Standard errors in parentheses. Detailed estimation results are in the Supporting Information. ***significance at 1% level.

On the other hand, this finding supports the idea that due to underreporting of short sickness spells the individuals with a high deferment period observed in our data are a negatively selected subsample of the population of sick self-employed workers with high deferment periods (see Section 4.2). We come back to this issue in Section 5.3. Finally, the recovery rate is higher for younger claimants and claimants with tough occupations.

The calendar time effects show that the use of the medical track decreased over our observation period. This coincides with information from the private insurance provider about its policy. Next, although nonparametric Kaplan–Meier estimates (see Figures 1 to 3) indicate negative duration dependence of the modelled hazard rates, after controlling for observable and unobservable claim(ant) characteristics and quarter dummies, we observe positive duration dependence in all hazard rates. The longer the sickness duration, the more likely it is that a self-employed worker will recover (or get treated), which makes sense. The increase in recovery probability is most substantial during the first 30 days and is likely related to reporting behaviour. The first sickness day is the day that the self-employed worker consults a physician, but the worker only has the obligation to inform the insurer somewhere during the deferment period. So if the self-employed expects to recover quickly, she or he can wait with reporting to the insurer. Short sickness spells are, therefore, especially for those with a substantial deferment period, likely not always reported in our data. On the other hand, the number of individuals entering the tracks is low early in the sickness spell. The caseworker may start the intervention tracks when recovery takes longer than expected.

Concerning the unobserved heterogeneity distribution, we observe that there is a group that recovers quickly and never enters any track. In addition, we observe that those individuals with unobserved characteristics associated with the lowest recovery rates (the second heterogeneity type) are also not likely to enter the intervention tracks. There is thus strong selectivity in the assignment of tracks.

5.2 | Heterogeneous treatment effects

Table 3 presents the intervention effects for the duration varying effects model. The estimates for the other parameters of this model, which are very comparable to those outlined in the Supporting Information for the constant effects model, are available on request.

The adverse effects of both interventions are present for early, middle-late, and late interventions. In particular, for the medical track, there is no significant heterogeneity in the intervention effect by its timing. There is, however, some weak evidence for a more adverse effect of the labour track when this track starts more than 13 weeks after the start of the sickness spell. The labour track intervention decreases recovery rates by about 37.4%, that is, $1 - \exp(-0.468)$, if the intervention is started early in the spell of sickness absenteeism (within 6 weeks) and by about 46.3%, that is, $1 - \exp(-0.468 - 0.154)$, if this intervention is started late (later than 13 weeks after the start of the spell).

TABLE 3 Estimated intervention effects in the duration varying effects model

Medical track		
$\delta_{m,0}$	−0.468***	(0.054)
$\delta_{m,t_m \leq 42}$	−0.010	(0.052)
$\delta_{m,43 \leq t_m \leq 91}$	−0.011	(0.040)
Labour track		
$\delta_{l,0}$	−0.468***	(0.057)
$\delta_{l,t_l \leq 42}$	−0.015	(0.114)
$\delta_{l,43 \leq t_l \leq 91}$	−0.154*	(0.080)
Duration dependence	Yes	
Calendar time effects	Yes	
Observed heterogeneity	Yes	
Unobserved heterogeneity	Yes	
<i>N</i>	15,412	
Parameters	150	
Log-likelihood	−133,122.752	

Note. Standard errors in parentheses. ***(*) significance at 1% (10%) level.

TABLE 4 Estimated intervention effects in the heterogeneous effects model

	(1)	(2)	(3)	(4)
Medical track				
$\delta_{m,0}$	−0.458*** (0.052)	−0.376*** (0.061)	−0.437*** (0.057)	−0.337*** (0.053)
$\delta_{m,\text{female gender}}$	0.058 (0.067)			
$\delta_{m,\text{tough occupation}}$		−0.118** (0.049)		
$\delta_{m,\text{ins. inc.}>€500K}$			−0.044 (0.045)	
$\delta_{m,\text{def. per.}<14\text{ days}}$				−0.231*** (0.050)
Labour track				
$\delta_{l,0}$	−0.469*** (0.056)	−0.383** (0.070)	−0.507*** (0.068)	−0.213*** (0.090)
$\delta_{l,\text{female gender}}$	−0.038 (0.098)			
$\delta_{l,\text{tough occupation}}$		−0.173** (0.069)		
$\delta_{l,\text{ins. inc.}>€500K}$			0.045 (0.068)	
$\delta_{l,\text{def. per.}<14\text{ days}}$				−0.068 (0.076)
Duration dependence	Yes	Yes	Yes	Yes
Calendar time effects	Yes	Yes	Yes	Yes
Observed heterogeneity	Yes	Yes	Yes	Yes
Unobserved heterogeneity	Yes	Yes	Yes	Yes
<i>N</i>	15,412	15,412	15,412	15,412
Parameters	148	148	148	148
Log-likelihood	−133,124.042	−133,115.726	−133,124.324	−133,100.236

Note. Standard errors in parentheses. *** (**) significance at 1% (5%) level.

TABLE 5 Estimated intervention effects in the constant effects model, subsamples by deferment period

	Deferment period < 14 days		Deferment period ≥ 14 days	
Medical track				
$\delta_{m,0}$	−0.525***	(0.087)	−0.328***	(0.057)
Labour track				
$\delta_{l,0}$	−0.609***	(0.089)	−0.154*	(0.089)
Duration dependence	Yes		Yes	
Calendar time effects	Yes		Yes	
Observed heterogeneity	Yes		Yes	
Unobserved heterogeneity	Yes		Yes	
N	5,408		10,004	
Parameters	137		143	
Log-likelihood	−45,870.735		−87,066.575	

Note. Standard errors in parentheses. *** (*) significance at 1% (10%) level.

Next, we explore other dimensions of heterogeneity in the intervention effects. Table 4 presents the intervention effects for the related heterogeneous effects models. The adverse effects of both interventions are present for all subsamples by gender, Column (1); toughness of the occupation, Column (2); insured income, Column (3); and deferment period, Column (4). We find only evidence for two aspects of heterogeneity in the intervention effects. First, both tracks are more adverse for claimants with tough occupations. Tough occupations may result in frequent (and minor) physical claims for which interventions are not effective. Second, the medical track is more adverse in case of smaller deferment periods. This finding is complementary to the idea that the observed individuals with a long deferment period are a negatively selected subsample of the population of self-employed workers with a long deferment period. For these individuals, medical treatment might be less adverse. We discuss this further in the next subsection.

5.3 | Robustness checks

In this subsection, we present additional analyses to test the robustness of our main results. In Section 4.2, we mentioned that the mixed proportional hazard assumption may fail across claimants with different deferment periods. Therefore, we re-estimate our benchmark model separately for two subsamples defined according to their deferment period. Table 5

indicates that the estimates of the intervention effects are somewhat larger (i.e., more negative) for those with a short deferment period (shorter than 14 days) compared with those with a more substantial deferment period. Thereby, this analysis confirms the idea of a more adverse effect of the medical track for claimants with a short deferment period as mentioned in the previous subsection.⁷

Next, as mentioned in the section elaborating on the parameterisation of our model (in the Supporting Information), throughout our benchmark analyses, we followed the literature by fixing the number of heterogeneity types K to 4. However, to test the sensibility of our results with respect to this strategy, we re-estimate all models presented in the previous two subsections following an alternative strategy. More concretely, we re-estimate these models following a gradual approach in which we add points of support until the likelihood function does not show any improvement and subsequently select the number of mass points K that minimises the Akaike information criterion. When doing that, $K = 7$ turns out to be the optimal number of unobserved heterogeneity types for all models. The estimates when following this strategy are available on request. They yield conclusions identical to those discussed in the previous two subsections with one exception: The treatment effect of the medical track is no longer heterogeneous by the toughness of the occupation.

In further robustness checks, announced in Section 3.1, we re-estimated the constant effects model (a) without setting the starting time of the modelled durations to 10 days after their start in the source data and (b) without censoring the duration times after 548 days. In addition, as mentioned in the parameterisation of our model (in the Supporting Information) and to anticipate the critique that selection on unobservables might not be well identified as a consequence of overfitting, we estimated our benchmark model for four intervals in the baseline hazard function instead of eight. We also tested the robustness of our results after increasing the number of intervals to 13. However, these operations influenced the findings only negligibly.

5.4 | Discussion of the main results

The estimated parameters of the interventions show robust evidence for adverse effects of interventions by medical doctors and occupational specialists with respect to reducing sick leave durations of self-employed workers. Parameter estimates in duration models are not always easy to interpret. Therefore, we quantify the size of the treatment effects using simulations based on the estimated constant effects model.⁸ The results of the simulations are presented in Table 6. We consider exit from sickness within 30 days and within 180 days. For the first case, we study the effects of interventions after 15 days on sickness, and for the second case, we study the effects of interventions after 30 days. In both cases, we show both the treatment effects within the full population (“average treatment effect”) and on the treated (“average treatment effect on the treated”). The effects on the treated are slightly more negative indicating that interventions are targeted to individuals who suffer most from them. In line with the results discussed in the previous subsections, we find that the labour track has slightly larger adverse effects than the medical track and that combining both tracks reduces exit rates by almost 50% after 30 days and 40% after 180 days.

This paper is not the only one that finds an adverse effect of interventions on sickness duration; as mentioned in Section 1, also Engström et al. (2017) find a similar adverse effect for early interventions in Sweden. In what follows, we provide some potential explanations for this pattern. A first potential explanation for our overall finding of negative treatment effects is that moral hazard in sickness insurance is probably low among self-employed workers. Given their personal and inherent job characteristics, self-employed workers have a strong interest in keeping their absence durations as short as possible, even shorter than optimal from a health point of view. Our secondary results with respect to the effect of benefit generosity (captured by insured income and deferment period) on recovery rates seem to confirm this hypothesis.

A second possible explanation is that medical doctors may not be effective in reducing moral hazard. This explanation is in agreement with Carlsen and Nyborg (2009), who show that due to information asymmetries, medical doctors might be unable to distinguish shirkers from certain groups of truly sick.

Furthermore, a principal–agent problem may exist between the insurance company and the medical doctors and occupational specialists. The insurance company does not provide any (financial) incentives to speed up recovery, and the engaged medical doctors and occupational specialists may apply all measures for the benefit of the sick avoiding health risks on the patient’s behalf. It is not unlikely that they advise even longer sick leave periods than necessary (Hartman et al., 2013). This might a fortiori be the case for the medical doctors as, notwithstanding their gatekeeping role, these physicians work under the Hippocratic oath. That the medical doctors are not very much focused on stimulating re-employment can

⁷Other subsamples by deferment period turned out to be too small to obtain robust estimates for our econometric model.

⁸Our specification of the model allows for the computation of expectations without simulations. For ease of presentation, we refer to these expectations as simulated effects.

TABLE 6 Simulated intervention effects based on the constant effects model

	Exit rate	Effect medical track	Effect labour track	Effect both tracks
A. Intervention after 15 days				
Exit within 30 days: ATE	0.326	−0.087	−0.091	−0.153
Exit within 30 days: ATET	0.324	−0.092	−0.096	−0.160
B. Intervention after 30 days				
Exit within 180 days: ATE	0.694	−0.128	−0.134	−0.249
Exit within 180 days: ATET	0.728	−0.148	−0.155	−0.282

Note. ATE = average treatment effect; ATET = average treatment effect on the treated.

be confirmed by the often long delays in information exchange with the insurance company. In addition, anecdotal evidence suggests that occupational specialists tend to focus on patients' limitations and stress these by using interventions rather than to focus on the possibilities for (partial) return to work.

This focus on the well-being of the claimants brings us to a next possible explanation. Whereas self-employed workers may aim to return to the work floor as soon as possible (taking into account only the short-term perspective), the medical doctors and occupational specialists may also take into account the long-term perspective (avoiding relapses). Thereby, participation in one of the tracks can slow self-employed workers down in their ambition to return to work and convince them about a more realistic trajectory. Unfortunately, we are not able to take this long-term perspective into account based on our data.

Finally, the other way around, it may be that the engaged medical doctors and occupational specialists simply maximise their profits by keeping the patients home for a longer period (yielding more paid visits).

6 | CONCLUSION

In this study, we investigate the effectiveness of medical doctors (offering medical support) and occupational specialists (offering ergonomic advice and coaching) in reducing sick leave durations among self-employed workers. Although the effectiveness of medical practitioners in reducing sick leave occurrence and sick leave duration has been studied by several researchers for (publicly insured) employees, this has not yet been investigated for (privately insured) self-employed workers. We exploit unique administrative data from a major Dutch private insurance company. From these data, we use all sickness benefit applications with a physical condition by self-employed workers between January 2009 and March 2014. We estimate a multivariate duration model dealing with the nonrandom and dynamic selection into the intervention tracks engaging medical doctors (medical track) and occupational specialists (labour track) by controlling on observable and unobservable intervention determinants.

We find adverse treatment effects for both the medical and labour track interventions, which are robust against various sensitivity checks. Moreover, these treatment effects are very similar in magnitude for both interventions. After starting a track, recovery rates drop by about 37.1% (medical track) or 38.5% (labour track). The negative effects of both interventions are present for early, middle-late, and late interventions. In addition, they are present for all tested subsamples by gender, toughness of the occupation, insured income, and deferment period.

We cannot determine what is the key mechanism causing the adverse effects of the interventions, but we provide several potential explanations. First, moral hazard in sickness insurance can be low among self-employed workers given their personal and job characteristics. The finding that claimants with more generous sickness benefits (due to a lower deferment period and/or a higher insured income) do not recover faster is consistent with this hypothesis. In addition, the engaged medical doctors and occupational specialists may be ineffective in reducing sick leave durations as they (a) might be unable to distinguish shirkers from truly sick, (b) might give priority to healing over gatekeeping, or (c) might just maximise their number of visits. Lastly, medical doctors and occupational specialists may be more focussed on long-term health than the self-employed workers, who may be more interested in restarting work as soon as possible. To what extent the adverse short-term effect of their interventions are compensated by potentially beneficial long-term effects with respect to the productivity of the self-employed workers seems a fruitful direction for future research. If these long-term effects turn out not to compensate the short-term treatment effects presented in this article, investing in similar interventions for reducing sick leave of self-employed workers seems not to be rational.

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SUPPORTING INFORMATION

Additional Supporting Information may be found online in the supporting information tab for this article.

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